



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name HUNTINGTON BANCSHARES INCORPORATED

City/State COLUMBUS, OH

Bank Holding Company Information

Federal Reserve District: 4

Consolidated Assets (\$000): 175,172,057

Peer Group Number: 1 Number in Peer Group: 131

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

HUNTINGTON BANCSHARES INCORPORATED
41 SOUTH HIGH STREET
COLUMBUS, OH 43287

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BHC Name _____ City/State _____

Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	130,245,780	113,929,759	116,932,622	108,027,800	105,427,743
Net income (\$000)	516,787	197,841	817,212	1,410,914	1,393,013
Number of BHCs in peer group	131	127	128	125	118

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.82	2.65	58	2.81	2.84	43	2.79	2.77	43	3.02	3.01	44	3.08	3.08	43
+ Non-interest income	1.24	1.11	63	1.31	1.14	64	1.35	1.21	61	1.34	1.32	61	1.24	1.31	56
- Overhead expense	2.85	2.24	84	2.36	2.63	44	2.36	2.57	44	2.53	2.69	44	2.51	2.71	41
- Provision for credit losses	0.23	-0.15	97	1.32	0.85	82	0.93	0.51	86	0.26	0.15	78	0.21	0.14	78
+ Securities gains (losses)	0.02	0.01	80	0	0.03	3	0	0.02	3	-0.02	0.01	7	-0.02	0	10
+ Other tax equivalent adjustments	0	0	48	0	0	82	0	0	48	0	0	74	0	0	89
= Pretax net operating income (tax equivalent)	0.99	1.79	9	0.44	0.64	28	0.85	1.04	32	1.56	1.56	48	1.57	1.57	46
Net operating income	0.79	1.36	10	0.35	0.48	31	0.70	0.81	34	1.31	1.19	61	1.32	1.24	57
Net income	0.79	1.35	10	0.35	0.50	30	0.70	0.82	33	1.31	1.19	61	1.32	1.24	56
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.02	3.14	40	3.58	3.78	32	3.38	3.55	34	4.25	4.41	38	4.11	4.24	42
Interest expense	-0.01	0.27	0	0.56	0.66	39	0.39	0.52	33	0.99	1.08	42	0.78	0.86	46
Net interest income (tax equivalent)	3.03	2.85	59	3.02	3.10	41	2.99	3.01	43	3.26	3.33	42	3.33	3.38	40
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.30	0.13	84	0.57	0.28	84	0.56	0.27	82	0.35	0.21	79	0.20	0.22	62
Earnings coverage of net loan and lease losses (X)	5.81	4.52	25	4.41	21.56	25	4.59	22.91	21	7.30	24.40	30	12.84	21.75	47
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.98	1.39	84	2.12	1.51	83	2.22	1.58	83	1.04	0.83	74	1.03	0.90	70
Allowance for loan and lease losses / Total loans and leases	1.96	1.37	85	2.09	1.48	83	2.19	1.55	84	1.03	0.81	75	1.02	0.89	71
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.87	0.63	73	0.85	0.66	72	0.65	0.71	49	0.63	0.57	61	0.51	0.61	42
30-89 days past due loans and leases / Total loans and leases	0.37	0.27	75	0.33	0.36	53	0.47	0.39	70	0.57	0.43	76	0.60	0.44	77
Liquidity and Funding															
Net noncore funding dependence	-3.73	-1.82	46	6.37	6.94	49	4.76	3.20	60	13.44	14.45	50	11.26	16.62	34
Net short-term noncore funding dependence	-7.18	-8.21	47	-0.38	-2.29	50	-0.61	-4.76	62	6.30	3.38	53	3.84	4.66	35
Net loans and leases / Total assets	63.41	59.81	58	67.22	63.21	51	65.89	61.58	59	69.26	63.77	55	68.88	63.98	52
Capitalization															
Tier 1 leverage ratio	11.65	9.11	92	8.86	9.03	49	9.32	9.13	56	9.26	9.76	41	9.10	9.71	34
Holding company equity capital / Total assets	11.71	10.88	63	10.40	11.06	41	10.56	11.16	42	10.82	12.43	31	10.21	12.22	21
Total equity capital (including minority interest) / Total assets	11.72	11.01	62	10.40	11.18	38	10.56	11.29	40	10.82	12.57	29	10.21	12.27	21
Common equity tier 1 capital / Total risk-weighted assets	9.98	12.69	8	9.84	12.01	18	10	12.38	14	9.88	12.17	17	9.65	12.12	9
Net loans and leases / Equity capital (X)	5.42	5.51	50	6.46	5.78	67	6.24	5.58	67	6.40	5.21	76	6.75	5.29	80
Cash dividends / Net income	88.08	25.30	99	175.43	60.26	94	88.28	42.30	94	48.54	33.12	79	43.81	27.31	82
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	47.92	9.29	94	9.40	17.07	22	12.88	16.68	44	0.20	9.26	11	4.41	7	47
Equity capital	66.57	9.31	96	5.54	6.16	53	10.15	6.99	72	6.24	10.49	40	2.66	7.89	35
Net loans and leases	39.54	0.79	96	6.08	13.26	28	7.38	9.07	51	0.76	9.10	17	7.18	7.89	55
Noncore funding	-32.81	-23.76	41	-17.05	-2.41	31	-20.11	-12.18	40	5.97	6.59	54	-14.78	10.67	11
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	14.93	11.05	73	38.29	13.39	85	29.95	13.56	81	32.59	13.04	80	26.70	13.37	77
Equity investment in subsidiaries / Equity capital	95.39	103.07	10	101.91	103.11	45	97.51	102.81	20	110.31	103.22	83	104.93	103.10	63
Cash from ops + noncash items + op expense / Op expense + dividends	122.88	130.64	52	237.91	154.33	78	180.79	147.24	73	77.73	190.27	9	236.87	174.91	79

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,525,231	1,525,754	3,015,518	3,468,572	3,234,687	-0.03	69.47
Income from lease financing receivables.....	63,849	62,877	124,424	127,998	122,963	1.55	12.86
Fully taxable income on loans and leases.....	1,571,058	1,581,693	3,123,292	3,582,143	3,343,439	-0.67	65.77
Tax-exempt income on loans and leases.....	18,022	6,938	16,650	14,427	14,211	159.76	103.66
Estimated tax benefit on income on loans and leases.....	4,639	1,888	4,530	3,949	3,610	145.63	-3.01
Income on loans and leases (tax equivalent).....	1,593,719	1,590,519	3,144,472	3,600,519	3,361,260	0.20	65.77
Investment interest income (tax equivalent).....	226,955	299,664	529,939	617,335	610,386	-24.26	19.81
Interest on balances due from depository institutions.....	3,726	3,412	6,451	14,560	10,151	9.20	372500.00
Interest income on other earning assets.....	3,644	3,299	6,257	18,845	26,549	10.46	-23.53
Total interest income (tax equivalent).....	1,828,044	1,896,894	3,687,119	4,251,259	4,008,346	-3.63	58.19
Interest on time deposits of \$250K or more.....	742	6,755	8,476	24,813	13,850	-89.02	
Interest on time deposits < \$250K.....	3,294	30,783	38,575	139,138	108,418	-89.30	
Interest on foreign office deposits.....	0	0	0	0	0		-100.00
Interest on other deposits.....	17,532	114,129	149,697	420,540	268,632	-84.64	-46.69
Interest on other borrowings and trading liabilities.....	-40,051	119,703	180,597	346,462	312,627		
Interest on subordinated debt and mandatory convertible securities.....	11,891	24,650	45,498	56,648	56,101	-51.76	-5.36
Total interest expense.....	-6,592	296,020	422,843	987,601	759,628		
Net interest income (tax equivalent).....	1,834,636	1,600,874	3,264,276	3,263,658	3,248,718	14.60	76.13
Non-interest income.....	804,334	745,466	1,573,458	1,452,108	1,302,265	7.90	60.81
Adjusted operating income (tax equivalent).....	2,638,970	2,346,340	4,837,734	4,715,766	4,550,983	12.47	71.16
Overhead expense.....	1,854,613	1,345,479	2,758,365	2,731,116	2,647,334	37.84	82.24
Provision for credit losses.....	150,598	751,508	1,089,104	276,182	226,051		198.66
Securities gains (losses).....	10,196	-721	-793	-24,031	-21,420		1454.27
Other tax equivalent adjustments.....	0	1	0	1	1,510	-100.00	-100.00
Pretax net operating income (tax equivalent).....	645,540	249,638	993,230	1,685,887	1,658,194	158.59	36.09
Applicable income taxes.....	116,931	40,993	154,855	248,466	235,533	185.25	7.04
Tax equivalent adjustments.....	11,679	10,757	21,116	26,460	29,601	8.57	-39.33
Applicable income taxes (tax equivalent).....	128,610	51,750	175,971	274,926	265,134	148.52	0.09
Minority interest.....	143	47	47	47	47	204.26	1330.00
Net income before discontinued operations, net of minority interest.....	516,787	197,841	817,212	1,410,914	1,393,013	161.21	49.42
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	516,787	197,841	817,212	1,410,914	1,393,013	161.21	49.42
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	516,930	197,888	817,259	1,410,961	1,393,060	161.22	49.46
Investment securities income (tax equivalent).....	226,955	299,664	529,939	617,335	610,386	-24.26	19.81
US Treasury and agency securities (excluding mortgage-backed securities).....	3,848	5,562	10,283	11,557	13,905	-30.82	-56.33
Mortgage-backed securities.....	176,764	236,833	414,457	466,122	445,299	-25.36	46.00
All other securities.....	46,343	57,269	105,199	139,656	151,182	-19.08	-22.18
Cash dividends declared.....	455,179	347,065	721,464	684,921	610,322	31.15	226.04
Common.....	381,293	309,617	621,096	611,227	540,740	23.15	241.25
Preferred.....	73,886	37,448	100,368	73,694	69,582	97.30	165.09

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.81	2.92	41	3.33	3.46	35	3.15	3.27	37	3.94	4	46	3.80	3.87	44
Less: Interest expense	-0.01	0.25	0	0.52	0.61	43	0.36	0.48	36	0.91	0.98	46	0.72	0.79	50
Equals: Net interest income (tax equivalent)	2.82	2.65	58	2.81	2.84	43	2.79	2.77	43	3.02	3.01	44	3.08	3.08	43
Plus: Non-interest income	1.24	1.11	63	1.31	1.14	64	1.35	1.21	61	1.34	1.32	61	1.24	1.31	56
Equals: adjusted operating income (tax equivalent)	4.05	3.82	67	4.12	4.05	59	4.14	4.04	62	4.37	4.41	48	4.32	4.46	42
Less: Overhead expense	2.85	2.24	84	2.36	2.63	44	2.36	2.57	44	2.53	2.69	44	2.51	2.71	41
Less: Provision for credit losses	0.23	-0.15	97	1.32	0.85	82	0.93	0.51	86	0.26	0.15	78	0.21	0.14	78
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.02	0.01	80	0	0.03	3	0	0.02	3	-0.02	0.01	7	-0.02	0	10
Plus: other tax equivalent adjustments	0	0	48	0	0	82	0	0	48	0	0	74	0	0	89
Equals: Pretax net operating income (tax equivalent)	0.99	1.79	9	0.44	0.64	28	0.85	1.04	32	1.56	1.56	48	1.57	1.57	46
Less: Applicable income taxes (tax equivalent)	0.20	0.41	9	0.09	0.16	28	0.15	0.23	26	0.25	0.36	22	0.25	0.33	21
Less: Minority interest	0	0	83	0	0	84	0	0	78	0	0	73	0	0	72
Equals: Net operating income	0.79	1.36	10	0.35	0.48	31	0.70	0.81	34	1.31	1.19	61	1.32	1.24	57
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	0.79	1.35	10	0.35	0.50	30	0.70	0.82	33	1.31	1.19	61	1.32	1.24	56
Memo: Net income (last four quarters)	0.91	1.25	18	0.80	0.81	38	0.70	0.82	33	1.31	1.19	61	1.32	1.24	56
Net income—BHC and noncontrolling (minority) interest	0.79	1.37	9	0.35	0.50	28	0.70	0.83	33	1.31	1.20	61	1.32	1.25	55
Margin Analysis															
Average earning assets / Average assets	93.04	93.15	49	93.08	91.74	70	93.31	92.32	65	92.56	91.05	66	92.42	91.48	59
Average interest-bearing funds / Average assets	67.24	62.32	72	67.10	65.48	62	65.93	64.06	65	68.94	65.57	69	67.85	65.56	67
Interest income (tax equivalent) / Average earning assets	3.02	3.14	40	3.58	3.78	32	3.38	3.55	34	4.25	4.41	38	4.11	4.24	42
Interest expense / Average earning assets	-0.01	0.27	0	0.56	0.66	39	0.39	0.52	33	0.99	1.08	42	0.78	0.86	46
Net interest income (tax equivalent) / Average earning assets	3.03	2.85	59	3.02	3.10	41	2.99	3.01	43	3.26	3.33	42	3.33	3.38	40
Yield or Cost															
Total loans and leases (tax equivalent)	3.74	4.05	35	4.03	4.44	26	3.91	4.27	28	4.75	5.09	28	4.61	4.95	28
Interest-bearing bank balances	0.09	0.11	21	0.35	0.50	31	0.20	0.27	30	1.76	2.04	33	1.55	1.64	40
Federal funds sold and reverse repos		0.26			0.94			0.68			2.44			2.17	
Trading assets	0.12	0.42	63	0.19	0.67	60	0.15	0.60	59	0.70	0.99	57	0.71	1.11	52
Total earning assets	3	3.11	40	3.56	3.74	32	3.36	3.51	34	4.23	4.36	40	4.09	4.20	45
Investment securities (tax equivalent)	1.63	1.80	39	2.54	2.51	54	2.29	2.25	53	2.74	2.76	50	2.62	2.68	46
US Treasury and agency securities (excluding mortgage-backed securities)	1.96	1.28	83	2.61	2.01	77	2.67	1.75	88	2.53	2.32	73	2.57	2.05	81
Mortgage-backed securities	1.38	1.56	35	2.43	2.33	57	2.09	2.05	51	2.52	2.61	37	2.43	2.50	46
All other securities	1.99	2.91	21	3.25	3.48	48	2.97	3.24	43	3.69	4.06	46	3.58	4.20	43
Interest-bearing deposits	0.06	0.24	8	0.47	0.70	25	0.30	0.53	21	0.94	1.10	41	0.65	0.81	38
Time deposits of \$250K or more	0.29	0.76	6	1.86	1.67	66	1.56	1.42	62	2.25	1.96	70	1.81	1.44	78
Time deposits < \$250K	0.26	0.72	5	1.72	1.58	60	1.34	1.36	50	2.52	1.82	92	2.22	1.29	95
Other domestic deposits	0.05	0.17	10	0.38	0.50	34	0.24	0.36	31	0.76	0.93	39	0.50	0.67	37
Foreign deposits		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos	0.01	0.19	12	1.12	0.85	76	0.94	0.62	80	2.07	1.86	60	1.62	1.51	51
Other borrowed funds and trading liabilities	-1.20	1.31	0	2.25	1.62	83	1.92	1.50	74	3.40	2.38	88	3.10	2.28	87
All interest-bearing funds	-0.02	0.40	0	0.77	0.92	39	0.55	0.74	31	1.33	1.49	38	1.06	1.19	42

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	804,334	745,466	1,573,458	1,452,108	1,302,265
Fiduciary activities income	80,189	71,758	145,609	141,864	139,933
Service charges on deposit accounts - domestic	146,325	135,557	277,726	340,202	331,486
Trading revenue	14,306	104,662	131,157	115,416	69,568
Investment banking fees and commissions	66,655	58,055	115,827	109,506	85,866
Insurance activities revenue	40,321	38,015	75,707	68,085	60,802
Venture capital revenue	15,540	-2,140	11,994	11,799	5,775
Net servicing fees	21,891	-49,320	-43,263	6,583	28,066
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	110,639	141,618	373,273	159,538	117,616
Other non-interest income	308,468	247,261	485,428	499,115	463,153
Total overhead expenses	1,854,613	1,345,479	2,758,365	2,731,116	2,647,334
Personnel expense	1,058,754	812,933	1,689,653	1,651,406	1,556,775
Net occupancy expense	199,923	165,477	335,176	314,860	328,406
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	20,279	20,900	40,798	48,999	53,166
Other operating expenses	575,657	346,169	692,738	715,851	708,987
Fee income on mutual funds and annuities	21,575	19,101	38,011	36,186	38,303
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	20,604	15,725	15,422	15,323	15,624
Average personnel expense per employee	51.39	51.70	109.56	107.77	99.64
Average assets per employee	6,321.38	7,245.14	7,582.20	7,050.04	6,747.81

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	2.68	2.15	61	2.56	2.20	61	2.42	2.02	62	2.49	2.72	51	2.94	3.08	52
Overhead expenses / Net Interest Income + non-interest income	70.59	59.03	87	57.61	63.28	33	57.27	62.28	34	58.24	61.29	40	58.53	60.88	37
Percent of Average Assets															
Total overhead expense	2.85	2.24	84	2.36	2.63	44	2.36	2.57	44	2.53	2.69	44	2.51	2.71	41
Personnel expense	1.63	1.25	84	1.43	1.31	65	1.44	1.30	65	1.53	1.41	61	1.48	1.44	52
Net occupancy expense	0.31	0.24	78	0.29	0.26	64	0.29	0.26	65	0.29	0.28	59	0.31	0.28	62
Other operating expenses	0.92	0.73	79	0.64	0.99	21	0.63	0.94	22	0.71	0.97	30	0.72	0.97	26
Overhead less non-interest income	1.61	1.10	88	1.05	1.36	27	1.01	1.25	33	1.18	1.32	34	1.28	1.38	38
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	70.28	58.45	89	57.34	62.83	35	57.02	61.82	34	57.91	60.64	43	58.17	60.37	39
Personnel expense	40.12	33.10	87	34.65	32.43	60	34.93	32.36	65	35.02	32.39	64	34.21	32.51	58
Net occupancy expense	7.58	6.33	70	7.05	6.65	56	6.93	6.58	56	6.68	6.52	54	7.22	6.48	66
Other operating expenses	22.58	18.60	80	15.64	23.06	16	15.16	22.28	13	16.22	21.20	21	16.75	20.90	23
Total non-interest income	30.48	28.18	61	31.77	27.40	64	32.52	28.83	62	30.79	29.23	65	28.62	28.50	60
Fiduciary activities income	3.04	2.24	67	3.06	2.10	68	3.01	2.09	68	3.01	1.97	70	3.07	2.14	68
Service charges on domestic deposit accounts	5.54	3.19	86	5.78	3.35	88	5.74	3.27	86	7.21	3.88	90	7.28	4.15	86
Trading revenue	0.54	0.72	66	4.46	1.60	83	2.71	1.28	82	2.45	1.18	84	1.53	0.85	83
Investment banking fees and commissions	2.53	2.52	66	2.47	2.64	64	2.39	2.46	65	2.32	3.54	61	1.89	3.42	52
Insurance activities revenue	1.53	0.37	85	1.62	0.39	85	1.56	0.41	85	1.44	0.47	84	1.34	0.47	82
Venture capital revenue	0.59	0.02	94	-0.09	0	5	0.25	0.01	93	0.25	0.02	91	0.13	0.02	91
Net servicing fees	0.83	0.55	73	-2.10	-0.20	11	-0.89	0.01	13	0.14	0.28	54	0.62	0.65	63
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	4.19	3.83	61	6.04	2.89	81	7.72	3.92	79	3.38	1.86	79	2.58	1.61	73
Other non-interest income	11.69	9.26	74	10.54	9.31	67	10.03	9.65	63	10.58	10.04	66	10.18	9.86	60
Overhead less non-interest income	39.80	29.94	77	25.57	34.19	24	24.49	31.93	28	27.12	31.06	32	29.56	31.46	36
Applicable income taxes / Pretax net operating income (tax equivalent)	18.11	21.54	16	16.42	18.39	30	15.59	18.63	26	14.74	20.56	10	14.20	19.04	17
Applicable income tax + TE / Pretax net operating income + TE	19.92	23.10	12	20.73	22.75	33	17.72	21.18	18	16.31	23.23	6	15.99	21.56	13

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	50,880,654	31,430,296	32,425,785	30,923,150	31,072,440	61.88	121.76
Commercial and industrial loans	32,767,652	26,586,921	26,412,389	22,656,545	22,602,984	23.25	116.80
Loans to individuals	20,515,072	17,974,204	18,384,259	17,891,637	17,273,179	14.14	82.66
Loans to depository institutions and acceptances of other banks	484,821	577,035	559,800	493,451	602,797	-15.98	-11.64
Agricultural loans	175,028	56,449	81,779	70,693	75,123	210.06	238.94
Other loans and leases	8,472,454	4,679,648	5,018,985	4,245,884	4,077,128	81.05	146.94
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	113,295,681	81,304,553	82,882,997	76,281,360	75,703,651	39.35	112.48
Less: Allowance for loan and lease losses	2,217,778	1,701,732	1,814,299	783,351	772,313	30.32	255.95
Net loans and leases	111,077,903	79,602,821	81,068,698	75,498,009	74,931,338	39.54	110.78
Debt securities that reprice or mature in over 1 year	32,426,362	20,868,807	23,683,724	21,369,227	20,525,026	55.38	144.03
Mutual funds and equity securities	118,098	55,865	59,363	54,320	21,355	111.40	881.53
Subtotal	143,622,363	100,527,493	104,811,785	96,921,556	95,477,719	42.87	117.62
Interest-bearing bank balances	12,447,144	5,089,650	5,392,838	226,495	1,617,089	144.56	5633.55
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	1,855,833	1,824,861	1,636,223	1,782,939	1,819,953	1.70	10.63
Trading assets	1,018,497	1,129,005	1,119,386	544,941	303,488	-9.79	148.88
Total earning assets	158,991,699	108,590,456	112,986,732	99,542,051	99,218,249	46.41	132.78
Non-interest-bearing cash and due from depository institutions	1,297,503	1,129,022	1,046,056	949,920	980,563	14.92	111.10
Premises, fixed assets, and leases	1,436,976	958,413	955,974	972,514	790,424	49.93	140.84
Other real estate owned	7,261	7,414	3,883	10,748	23,019	-2.06	-74.88
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	13,438,618	7,739,201	8,045,003	7,526,588	7,769,189	73.64	204.59
Total assets	175,172,057	118,424,506	123,037,648	109,001,821	108,781,444	47.92	136.87
Quarterly average assets	137,735,961	117,906,139	120,679,946	108,603,616	106,411,242	16.82	88.55
Average loans and leases (YTD)	85,191,278	78,898,945	80,508,795	75,792,170	72,870,483	7.98	64.57
Memoranda							
Loans held-for-sale	1,391,011	1,165,345	1,274,913	877,417	803,621	19.36	76.75
Loans not held-for-sale	111,904,670	80,139,208	81,608,084	75,403,943	74,900,030	39.64	113.02
Real estate loans secured by 1-4 family	31,116,320	21,265,514	22,003,716	21,055,613	20,906,517	46.32	102.79
Commercial real estate loans	19,570,155	10,083,499	10,295,624	9,788,822	10,089,327	94.08	159.51
Construction and land development	2,284,879	1,187,027	1,209,969	1,263,556	1,302,358	92.49	103.16
Multifamily	3,110,978	1,146,136	1,245,705	966,654	979,371	171.43	416.22
Nonfarm nonresidential	14,174,298	7,750,336	7,839,950	7,558,612	7,807,598	82.89	143.80
Real estate loans secured by farmland	194,179	81,283	126,445	78,715	76,596	138.89	232.00
Total investment securities	34,448,155	22,768,980	25,405,810	23,272,606	22,366,334	51.29	129.99
U.S. Treasury securities	4,999	7,787	5,000	10,213	4,968	-35.80	-31.71
US agency securities (excluding mortgage-backed securities)	503,599	416,211	308,241	457,759	477,243	21.00	-25.82
Municipal securities	3,663,813	3,160,366	3,007,249	3,058,468	3,444,544	15.93	41.56
Mortgage-backed securities	28,601,511	18,891,536	21,384,509	19,072,272	18,060,084	51.40	177.36
Asset-backed securities	248,291	211,380	191,648	564,371	300,480	17.46	-70.97
Other debt securities	1,307,844	25,835	449,800	55,203	57,660	4962.30	149.61
Mutual funds and equity securities	118,098	55,865	59,363	54,320	21,355	111.40	881.53
Available-for-sale securities	22,915,057	13,297,412	16,485,358	14,148,686	13,780,338	72.33	145.89
U.S. Treasury securities	4,999	7,787	5,000	10,213	4,968	-35.80	-31.71
US agency securities (excluding mortgage-backed securities)	283,755	146,919	61,948	164,745	126,317	93.14	229.97
Municipal securities	3,661,336	3,156,885	3,004,331	3,054,691	3,439,944	15.98	41.82
Mortgage-backed securities	17,408,832	9,748,606	12,772,631	10,299,463	9,850,969	78.58	231.40
Asset-backed securities	248,291	211,380	191,648	564,371	300,480	17.46	-70.97
Other debt securities	1,307,844	25,835	449,800	55,203	57,660	4962.30	149.61
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	224,849	439,813	393,674	116,252	-278,302	-48.88	76.13
Available-for-sale securities appreciation (depreciation)	112,617	347,034	310,223	85,526	-327,933	-67.55	-13.42
Structured notes, fair value	0	0	0	0	0		
Pledged securities	19,930,551	18,466,200	14,419,989	3,752,171	4,509,190	7.93	681.60

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	45,489,747	27,740,489	28,731,853	20,391,211	21,959,933	63.98	176.85
NOW, ATS and transaction accounts	35,170,856	1,660,928	2,018,611	2,884,696	2,262,686	2017.54	1678.68
Time deposits less brokered deposits < \$250K	2,611,170	-1,395,896	-2,371,755	1,764,897	2,966,298		
MMDA and other savings accounts	57,046,545	61,254,195	66,396,478	53,938,886	53,072,076	-6.87	69.12
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	140,318,318	89,259,716	94,775,187	78,979,690	80,260,993	57.20	159.29
Time deposits of \$250K or more	1,101,784	478,918	241,439	944,441	1,156,401	130.06	
Foreign deposits	0	0	0	0	0		-100.00
Federal funds purchased and repos	258,485	123,859	70,553	1,040,675	2,003,981	108.69	74.16
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	1,368,516	1,847,256	1,985,580	3,603,280	876,729	-25.92	-60.84
Other borrowings w/remaining maturity over 1 year	4,591,450	6,748,927	5,604,286	6,876,710	6,637,519	-31.97	-14.71
Brokered deposits < \$250K	1,628,080	4,119,604	4,111,775	2,571,883	3,515,717	-60.48	
Noncore funding	8,948,315	13,318,564	12,013,633	15,036,989	14,190,347	-32.81	-11.07
Trading liabilities	172,392	171,974	117,015	103,975	187,461	0.24	74.75
Subordinated notes and debentures + trust preferred securities	1,550,989	1,219,497	914,978	1,208,874	1,227,056	27.18	77.87
Other liabilities	3,649,655	2,140,534	2,224,495	1,877,546	1,813,885	70.50	181.40
Total liabilities	154,639,669	106,110,285	110,045,308	97,207,074	97,679,742	45.73	132.73
Equity Capital							
Perpetual preferred stock (including surplus)	2,865,661	1,701,715	2,195,898	1,207,482	1,207,482	68.40	195.04
Common stock	14,846	10,223	10,223	10,245	10,506	45.22	85.23
Common surplus	15,816,045	8,738,167	8,776,189	8,800,943	9,176,509	81.00	123.57
Retained earnings	1,938,712	1,632,688	1,877,659	2,088,184	1,361,346	18.74	
Accumulated other comprehensive income	-18,643	290,393	191,562	-256,505	-608,860		
Other equity capital components	-105,173	-58,965	-59,191	-55,602	-45,281		
Total holding company equity capital	20,511,448	12,314,221	12,992,340	11,794,747	11,101,702	66.57	173.22
Noncontrolling (minority) interest in subsidiaries	20,940	0	0	0	0		
Total equity capital, including minority interest	20,532,388	12,314,221	12,992,340	11,794,747	11,101,702	66.74	173.50
Total liabilities and capital	175,172,057	118,424,506	123,037,648	109,001,821	108,781,444	47.92	136.87
Memoranda							
Non-interest-bearing deposits	45,489,747	27,740,489	28,731,853	20,391,211	21,959,933	63.98	176.85
Interest-bearing deposits	97,558,435	66,117,749	70,396,548	62,104,803	62,973,178	47.55	151.95
Total deposits	143,048,182	93,858,238	99,128,401	82,496,014	84,933,111	52.41	159.37
Long-term debt that reprices within 1 year	0	298,038	298,282	299,483	299,619	-100.00	-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	12,992,340	11,794,747	11,794,747	11,101,702	10,813,909		
Accounting restatements	0	-306,269	-306,269	548	-579		
Net income	516,787	197,841	817,212	1,410,914	1,393,013		
Net sale of new perpetual preferred stock	484,684	494,233	988,415	0	494,383		
Net sale of new common stock	47,088	-62,802	-24,781	-375,529	-897,497		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	45,982	3,363	3,589	10,322	10,590		
Changes incident to business combinations	7,182,470	0	0	0	0		
Less: Dividends declared	455,179	347,065	721,464	684,921	610,322		
Change in other comprehensive income	-210,206	546,899	448,069	352,355	-80,615		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-554	0	0	0	0		
Holding company equity capital, ending balance	20,511,448	12,314,221	12,992,340	11,794,747	11,101,702		

BHC Name

City/State

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	29.05	36.32	31	26.54	36.22	31	26.35	36.22	30	28.37	37.78	32	28.56	37.19	33
Commercial and industrial loans	18.71	12.25	82	22.45	14.99	83	21.47	13.52	86	20.79	12.02	83	20.78	12.85	80
Loans to individuals	11.71	3.48	88	15.18	3.53	93	14.94	3.40	93	16.41	4.20	92	15.88	4.31	92
Loans to depository institutions and acceptances of other banks	0.28	0.01	93	0.49	0.04	92	0.45	0.03	94	0.45	0.04	92	0.55	0.05	92
Agricultural loans	0.10	0.21	64	0.05	0.20	52	0.07	0.19	60	0.06	0.24	56	0.07	0.30	57
Other loans and leases	4.84	4.22	62	3.95	4.66	53	4.08	4.63	56	3.90	5.01	49	3.75	5	45
Net loans and leases	63.41	59.81	58	67.22	63.21	51	65.89	61.58	59	69.26	63.77	55	68.88	63.98	52
Debt securities over 1 year	18.51	17.61	56	17.62	14.01	73	19.25	15.55	68	19.60	14.60	76	18.87	14.63	71
Mutual funds and equity securities	0.07	0.06	68	0.05	0.05	63	0.05	0.05	62	0.05	0.06	61	0.02	0.06	47
Subtotal	81.99	78.32	62	84.89	78.43	74	85.19	78.16	75	88.92	79.65	89	87.77	79.97	78
Interest-bearing bank balances	7.11	9.11	40	4.30	6.78	32	4.38	7.51	29	0.21	3.06	3	1.49	3.04	39
Federal funds sold and reverse repos	0	0.52	28	0	0.86	26	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	1.06	1.53	49	1.54	1.83	56	1.33	1.68	52	1.64	1.91	62	1.67	1.96	64
Trading assets	0.58	0.60	71	0.95	1.09	69	0.91	1.01	73	0.50	1.19	70	0.28	1.33	71
Total earning assets	90.76	91.43	43	91.70	90.72	64	91.83	91.05	59	91.32	89.53	68	91.21	89.74	65
Non-interest cash and due from depository institutions	0.74	1.01	31	0.95	1.08	37	0.85	1.07	33	0.87	1.14	29	0.90	1.21	28
Other real estate owned	0	0.02	37	0.01	0.03	27	0	0.02	25	0.01	0.03	33	0.02	0.04	44
All other assets	8.50	7.50	63	7.35	8.16	39	7.32	7.82	41	7.81	9.27	32	7.89	8.98	36
Memoranda															
Short-term investments	8.17	12.01	34	5.84	10.58	28	5.71	11.17	27	1.84	7.63	21	3.16	7.80	41
U.S. Treasury securities	0	1.08	28	0.01	0.92	33	0	0.84	36	0.01	1.03	32	0	1.04	36
US agency securities (excluding mortgage-backed securities)	0.29	0.77	47	0.35	0.48	53	0.25	0.63	47	0.42	0.54	57	0.44	0.69	58
Municipal securities	2.09	1.72	62	2.67	1.45	76	2.44	1.69	68	2.81	1.34	77	3.17	1.62	76
Mortgage-backed securities	16.33	12.97	67	15.95	11.11	77	17.38	11.75	78	17.50	11.44	80	16.60	11.13	81
Asset-backed securities	0.14	0.38	63	0.18	0.27	70	0.16	0.32	65	0.52	0.28	76	0.28	0.33	70
Other debt securities	0.75	0.52	70	0.02	0.39	36	0.37	0.42	61	0.05	0.39	45	0.05	0.41	47
Loans held-for-sale	0.79	0.42	80	0.98	0.48	78	1.04	0.52	79	0.80	0.39	77	0.74	0.30	82
Loans held for investment	63.88	59.85	61	67.67	63.46	55	66.33	61.72	61	69.18	63.50	55	68.85	63.93	53
Real estate loans secured by 1-4 family	17.76	11.69	75	17.96	12.29	73	17.88	11.91	75	19.32	13.29	73	19.22	13.46	73
Revolving	5.22	1.45	97	6.30	1.80	97	5.72	1.66	96	7.12	2.07	97	7.49	2.27	96
Closed-end, secured by first liens	12.36	9.84	65	11.49	9.99	61	12.03	9.81	63	11.98	10.69	59	11.42	10.57	56
Closed-end, secured by junior liens	0.18	0.20	59	0.16	0.26	46	0.13	0.22	45	0.21	0.28	55	0.32	0.31	59
Commercial real estate loans	11.17	22.48	22	8.51	21.90	21	8.37	22.22	20	8.98	22.23	23	9.27	21.58	25
Construction and land development	1.30	3.35	25	1	3.32	22	0.98	3.40	21	1.16	3.44	29	1.20	3.51	27
Multifamily	1.78	3.31	34	0.97	3.07	22	1.01	3.12	24	0.89	3.01	23	0.90	2.72	31
Nonfarm nonresidential	8.09	14.81	26	6.54	14.50	24	6.37	14.72	24	6.93	14.69	27	7.18	14.44	28
Real estate loans secured by farmland	0.11	0.34	56	0.07	0.33	48	0.10	0.33	55	0.07	0.36	48	0.07	0.41	48

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	44.91	59.66	24	38.66	55.37	22	39.12	57.15	22	40.54	57.46	24	41.04	56.49	26
Real estate loans secured by 1-4 family	27.46	19.82	72	26.16	19.50	72	26.55	19.43	72	27.60	20.75	72	27.62	21.10	72
Revolving	8.08	2.42	97	9.18	2.79	98	8.49	2.64	97	10.17	3.15	98	10.76	3.50	96
Closed-end	19.39	17.22	63	16.98	16.49	51	18.06	16.59	59	17.43	17.39	52	16.86	17.39	48
Commercial real estate loans	17.27	36.54	21	12.40	32.96	13	12.42	34.63	13	12.83	33.52	17	13.33	32.14	20
Construction and land development	2.02	5.50	21	1.46	4.97	17	1.46	5.26	17	1.66	5.09	23	1.72	5.20	22
1-4 family	0.36	1.11	34	0.27	0.93	32	0.22	0.93	32	0.30	0.94	38	0.32	1.02	36
Other	1.66	4.33	21	1.19	3.90	18	1.24	4.19	17	1.35	4.02	22	1.40	4.05	23
Multifamily	2.75	5.34	30	1.41	4.72	18	1.50	4.96	18	1.27	4.69	17	1.29	4.10	24
Nonfarm nonresidential	12.51	24.14	25	9.53	21.76	21	9.46	22.93	20	9.91	22.15	23	10.31	21.40	26
Owner-occupied	5.07	8.14	33	5.09	7.38	35	4.96	7.68	34	5.22	7.72	37	5.47	8.03	36
Other	7.44	15.71	21	4.44	14.16	14	4.49	14.95	13	4.69	14.34	14	4.84	13.38	17
Real estate loans secured by farmland	0.17	0.59	53	0.10	0.52	46	0.15	0.54	51	0.10	0.55	47	0.10	0.63	47
Loans to depository institutions and acceptances of other banks	0.43	0.03	92	0.71	0.07	92	0.68	0.06	93	0.65	0.11	90	0.80	0.12	89
Commercial and industrial loans	28.92	20.98	77	32.70	23.90	79	31.87	22.17	83	29.70	19.53	82	29.86	20.32	79
Loans to individuals	18.11	6.28	84	22.11	6.11	92	22.18	6.13	89	23.45	7.13	91	22.82	7.36	89
Credit card loans	0.48	0.51	75	0.74	0.64	76	0.72	0.65	76	0.97	0.81	75	1.19	1.02	76
Agricultural loans	0.15	0.37	61	0.07	0.31	49	0.10	0.32	59	0.09	0.37	55	0.10	0.46	57
Other loans and leases	7.48	8.03	60	5.76	8.93	51	6.06	9.09	53	5.57	9.85	46	5.39	9.66	41
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	295.46	383.17	33	271.96	392.62	25	260.57	381.27	25	290.70	391.26	33	303.13	379.80	36
Real estate loans secured by 1-4 family	180.69	124.52	77	184.01	133.24	70	176.82	125.03	71	197.94	138.18	72	203.96	137.84	78
Revolving	53.14	15.53	97	64.57	19.64	97	56.54	17.42	96	72.96	21.26	98	79.44	23.33	97
Closed-end	127.55	107.53	64	119.43	112.01	54	120.28	106.14	58	124.98	115.20	56	124.51	112.79	58
Commercial real estate loans	113.64	238.21	21	87.25	237.30	20	82.74	234.65	19	92.02	229.44	23	98.43	219.72	25
Construction and land development	13.27	35.52	26	10.27	35.78	24	9.72	35.62	23	11.88	34.95	28	12.71	35.36	29
1-4 family	2.36	7.06	36	1.88	6.74	32	1.47	6.34	32	2.18	6.61	40	2.34	7.04	38
Other	10.91	28.07	26	8.39	27.86	22	8.25	28.16	20	9.70	27.32	28	10.37	27.26	27
Multifamily	18.07	34.78	34	9.92	33.28	23	10.01	32.74	21	9.09	31.04	23	9.55	27.85	30
Nonfarm nonresidential	82.31	157.17	25	67.06	157.33	23	63	155.06	22	71.06	152.10	26	76.17	147.22	30
Owner-occupied	33.33	52.65	33	35.84	53.29	35	33.07	52.37	33	37.45	53.07	39	40.41	54.89	40
Other	48.98	102.08	25	31.23	101.60	18	29.94	100.54	17	33.61	97.41	20	35.75	91.80	24
Real estate loans secured by farmland	1.13	3.59	54	0.70	3.50	46	1.02	3.44	52	0.74	3.60	46	0.75	4.02	49
Loans to depository institutions and acceptances of other banks	2.82	0.18	92	4.99	0.38	92	4.50	0.28	93	4.64	0.44	92	5.88	0.54	92
Commercial and industrial loans	190.28	127.07	80	230.05	159.86	80	212.25	139.91	82	212.99	122.02	85	220.51	128.82	82
Loans to individuals	119.13	35.29	87	155.53	38.40	92	147.74	37.47	92	168.19	43.51	94	168.51	42.67	94
Credit card loans	3.18	2.61	76	5.24	3.43	77	4.78	3.30	77	6.94	4.34	77	8.79	5.31	79
Agricultural loans	1.02	2.01	64	0.49	2.03	50	0.66	1.88	58	0.66	2.18	55	0.73	2.72	59
Other loans and leases	49.20	46.75	63	40.49	51.14	53	40.33	49.54	56	39.91	52.44	51	39.77	51.79	48
Supplemental															
Non-owner occupied CRE loans / Gross loans	12.65	28.84	13	7.78	26.07	10	7.91	27.32	10	8.15	26.45	11	8.57	24.79	12
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	83.24	187.37	17	54.74	186.18	14	52.68	183.76	14	58.46	178.57	17	63.29	167.93	20
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	116.57	244.59	18	90.58	244.21	18	85.75	240.85	17	95.91	236.10	20	103.70	225.98	22

BHC Name

City/State

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	8.17	12.01	34	5.84	10.58	28	5.71	11.17	27	1.84	7.63	21	3.16	7.80	41
Liquid assets	24.93	28.17	43	22.51	24.60	52	23.77	26.22	48	19.49	22.44	51	19.71	22.72	52
Investment securities	19.67	19.64	53	19.23	16.55	67	20.65	17.85	64	21.35	16.99	73	20.56	17.27	69
Net loans and leases	63.41	59.81	58	67.22	63.21	51	65.89	61.58	59	69.26	63.77	55	68.88	63.98	52
Net loans, leases and standby letters of credit	63.83	60.62	57	67.74	64.12	53	66.38	62.48	60	69.84	64.84	53	69.54	65.07	52
Core deposits	80.10	74.75	65	75.37	68.08	61	77.03	70.67	60	72.46	63.09	69	73.78	62.13	74
Noncore funding	5.11	10.89	31	11.25	16.68	43	9.76	14.13	44	13.80	19.36	39	13.04	21.34	32
Time deposits of \$250K or more	0.63	1.81	18	0.40	2.56	6	0.20	2.11	6	0.87	2.94	14	1.06	2.89	22
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.15	1.20	33	0.10	1.49	27	0.06	1.47	25	0.95	1.94	50	1.84	1.97	62
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.15	0.52	46	0.10	0.52	41	0.06	0.54	42	0.95	0.48	64	1.84	0.54	77
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.78	0.99	61	1.56	2.06	51	1.61	1.24	67	3.31	3.01	57	0.81	3.67	22
Earning assets that reprice within 1 year	35.74	38.93	40	36.24	39.71	39	34.06	39.38	35	36.37	39.29	38	38.05	40.29	41
Interest-bearing liabilities that reprice within 1 year	4.82	7.04	41	5.66	9.42	28	4.62	8.20	34	6.61	10.19	26	6.45	10.01	33
Long-term debt that reprices within 1 year	0	0.26	29	0.25	0.56	65	0.24	0.47	67	0.27	0.96	58	0.28	1.34	57
Net assets that reprice within 1 year	30.92	30.25	48	30.33	28.34	52	29.21	29.11	45	29.49	26.63	57	31.32	27.38	55
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-3.73	-1.82	46	6.37	6.94	49	4.76	3.20	60	13.44	14.45	50	11.26	16.62	34
Net short-term noncore funding dependence	-7.18	-8.21	47	-0.38	-2.29	50	-0.61	-4.76	62	6.30	3.38	53	3.84	4.66	35
Short-term investment / Short-term noncore funding	358.54	284.81	71	105.87	138.95	51	109.98	184.19	37	24.77	77.77	34	48.36	66.46	52
Liquid assets - short-term noncore funding / Nonliquid assets	30.18	34.02	49	21.93	23.27	55	24.37	28.18	51	14.96	16.97	53	16.41	16.04	63
Net loans and leases / Total deposits	77.65	74.66	58	84.81	82.84	51	81.78	79.43	58	91.52	90.31	48	88.22	90.08	44
Net loans and leases / Core deposits	79.16	81.17	50	89.18	93.70	44	85.54	88.34	50	95.59	103.93	40	93.36	105	33
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.45	0.84	76	4.27	1.82	84	3.55	1.57	79	1.18	0.72	76	-2.94	-0.82	11
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.73	1.94	25	3.37	4.82	37	2.80	4.31	32	0.87	1.36	41	-3.46	-1.98	14
Structured notes appreciation (depreciation) / Tier 1 capital		0.01			0			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	33.14	13.42	80	41.35	12.14	88	34.88	11.38	86	38.97	12.67	85	38.29	16.19	81
Available-for-sale securities	66.52	84.66	19	58.40	85.75	11	64.89	87.23	14	60.80	85.40	13	61.61	81.88	18
U.S. Treasury securities	0.01	5.52	28	0.03	5.43	31	0.02	4.72	35	0.04	6.15	30	0.02	6.99	34
US agency securities (excluding mortgage-backed securities)	1.46	4.50	46	1.83	3.23	55	1.21	4.01	46	1.97	3.49	51	2.13	4.02	55
Municipal securities	10.64	8.87	66	13.88	9.39	69	11.84	9.83	64	13.14	7.75	73	15.40	9.16	68
Mortgage-backed securities	83.03	66.59	72	82.97	67.27	69	84.17	66.64	73	81.95	67.43	69	80.75	65.45	72
Asset-backed securities	0.72	2.05	64	0.93	1.68	67	0.75	1.91	65	2.43	1.66	75	1.34	2.05	68
Other debt securities	3.80	3.17	66	0.11	2.93	34	1.77	3.01	52	0.24	2.94	40	0.26	2.79	41
Mutual funds and equity securities	0.34	0.32	69	0.25	0.37	61	0.23	0.35	59	0.23	0.40	56	0.10	0.42	43
Debt securities 1 year or less	5.39	8.69	46	8.01	11.75	47	6.44	10.55	42	7.66	11.86	48	8.14	11.91	55
Debt securities 1 to 5 years	4.08	17.05	22	2.59	18.03	18	2.39	17.03	16	2.08	17.94	16	1.71	19.18	12
Debt securities over 5 years	90.05	72.17	78	89.07	66.01	83	90.83	69.86	79	89.75	66.02	83	90.05	64.73	85
Pledged securities	57.86	33.87	81	81.10	37.40	96	56.76	35.67	75	16.12	30.57	32	20.16	33.30	39
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	106.85	51.37	78	147.18	146.89	59	249.80	183.32	71	-41.54	26.69	4	62.61	6.77	92
Investment securities	51.29	33.34	71	1.59	14.17	31	9.17	23.62	32	4.05	11.75	44	-6.73	9.42	13
Core deposits	57.20	16.88	93	15.54	25.99	18	20	26.88	28	-1.60	11.23	4	9.26	7.29	67
Noncore funding	-32.81	-23.76	41	-17.05	-2.41	31	-20.11	-12.18	40	5.97	6.59	54	-14.78	10.67	11

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	53,980,694	36,278,631	36,822,487	34,521,249	33,310,622
Commit: Secured commercial real estate loans	2,660,470	1,412,255	1,511,892	1,534,115	1,384,276
Commit: Unsecured real estate loans	263,087	207,572	194,659	209,665	240,961
Credit card lines (reported semiannually, June/Dec)	3,373,926	3,246,123	3,253,552	3,492,644	3,910,905
Securities underwriting	0	0	0	0	0
Standby letters of credit	739,951	617,496	609,418	623,643	710,329
Commercial and similar letters of credit	17,850	20,621	21,529	8,162	14,256
Securities lent	211,588	219,711	178,586	212,854	0
Credit derivatives - notional amount (holding company as guarantor)	1,116,809	800,942	754,428	869,897	761,254
Credit derivatives - notional amount (holding company as beneficiary)	2,922,888	2,566,152	2,656,490	2,155,924	1,498,411
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	1,116,810	800,942	754,428	869,897	761,254
Derivative Contracts					
Interest rate futures and forward contracts	15,649,637	2,387,000	8,975,500	1,800,036	850,985
Written options contracts (interest rate)	6,728,188	6,969,639	6,603,175	2,250,651	380,523
Purchased options contracts (interest rate)	5,473,160	12,203,564	16,976,873	10,795,238	0
Interest rate swaps	49,863,169	43,183,335	42,895,008	39,166,110	25,235,296
Futures and forward foreign exchange	3,233,142	2,071,500	2,413,469	2,167,946	2,173,275
Written options contracts (foreign exchange)	43,826	10,803	152,286	2,360	7,906
Purchased options contracts (foreign exchange)	43,826	10,803	152,286	2,360	7,906
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	1,587	4,160	1,535	21,249	123,607
Written options contracts (commodity and other)	96,426	128,016	79,309	156,639	171,200
Purchased options contracts (commodity and other)	96,426	128,016	79,309	156,638	171,200
Commodity and other swaps	2,112,793	2,495,963	2,308,986	3,112,469	3,601,968

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	30.82	22.45	80	30.63	21.74	81	29.93	22.01	79	31.67	23.52	78	30.62	24.05	75
Standby letters of credit	0.42	0.67	44	0.52	0.72	49	0.50	0.71	48	0.57	0.84	48	0.65	0.92	48
Commercial and similar letters of credit	0.01	0.02	63	0.02	0.02	70	0.02	0.02	68	0.01	0.02	55	0.01	0.02	57
Securities lent	0.12	0.12	85	0.19	0.17	84	0.15	0.18	83	0.20	0.40	81	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0.64	0.25	78	0.68	0.39	76	0.61	0.35	75	0.80	0.42	77	0.70	0.52	84
Credit derivatives - notional amount (holding company as beneficiary)	1.67	0.19	93	2.17	0.33	93	2.16	0.30	93	1.98	0.52	92	1.38	0.75	91
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.64	0.14	87	0.68	0.36	83	0.61	0.30	82	0.80	0.45	84	0.70	0.69	85
Derivative contracts	47.58	49.75	77	58.77	51.68	77	65.54	48.62	80	54.71	68.47	73	30.08	65.81	63
Interest rate contracts	44.36	35.96	79	54.67	36.85	78	61.32	34.36	83	49.55	47.31	74	24.33	43.84	59
Interest rate futures and forward contracts	8.93	5.17	84	2.02	9.28	67	7.29	6.21	82	1.65	10.67	68	0.78	11.40	63
Written options contracts (interest rate)	3.84	1.82	84	5.89	2.30	89	5.37	2.18	89	2.06	2.47	75	0.35	2.16	47
Purchased options contracts (interest rate)	3.12	1.33	81	10.30	1.51	92	13.80	1.46	93	9.90	2.65	88	0	2.32	23
Interest rate swaps	28.47	20.67	76	36.46	22.27	80	34.86	20.83	82	35.93	28.86	80	23.20	26.74	73
Foreign exchange contracts	1.90	6.16	78	1.77	5.77	78	2.21	6.01	78	1.99	10.12	76	2.01	10.92	78
Futures and forward foreign exchange contracts	1.85	3.93	79	1.75	3.58	81	1.96	3.47	80	1.99	5.23	80	2	5.22	80
Written options contracts (foreign exchange)	0.03	0.04	85	0.01	0.03	83	0.12	0.03	85	0	0.05	78	0.01	0.14	79
Purchased options contracts (foreign exchange)	0.03	0.04	84	0.01	0.03	83	0.12	0.04	86	0	0.08	78	0.01	0.13	79
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	1.32	0.86	84	2.33	1.80	84	2.01	1.86	83	3.16	3.32	81	3.74	4.08	85
Commodity and other futures and forward contracts	0	0.07	86	0	0.14	85	0	0.14	85	0.02	0.19	84	0.11	0.25	85
Written options contracts (commodity and other)	0.06	0.29	81	0.11	0.54	79	0.06	0.52	79	0.14	0.98	79	0.16	1.48	75
Purchased options contracts (commodity and other)	0.06	0.19	81	0.11	0.38	79	0.06	0.37	78	0.14	0.94	78	0.16	1.29	76
Commodity and other swaps	1.21	0.29	87	2.11	0.30	89	1.88	0.32	88	2.86	0.38	88	3.31	0.40	92
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	63.36	42.93	78	45.98	41.55	71	45.74	42.82	72	45.55	45.53	69	45.71	44.93	68

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	83,342,180	69,592,799	80,637,736	59,631,696	32,723,866
Interest rate contracts	77,714,154	64,743,538	75,450,556	54,012,035	26,466,804
Foreign exchange contracts	3,320,794	2,093,106	2,718,041	2,172,666	2,189,087
Equity, commodity, and other contracts	2,307,232	2,756,155	2,469,139	3,446,995	4,067,975
Derivatives Position					
Futures and forwards	18,884,366	4,462,660	11,390,504	3,989,231	3,147,867
Written options	6,868,440	7,108,458	6,834,770	2,409,650	559,629
Exchange-traded	0	0	0	0	0
Over-the-counter	6,868,440	7,108,458	6,834,770	2,409,650	559,629
Purchased options	5,613,412	12,342,383	17,208,468	10,954,236	179,106
Exchange-traded	0	0	0	0	0
Over-the-counter	5,613,412	12,342,383	17,208,468	10,954,236	179,106
Swaps	51,975,962	45,679,298	45,203,994	42,278,579	28,837,264
Held for trading	59,970,801	36,873,979	50,682,401	33,154,696	27,846,866
Interest rate contracts	54,562,819	32,024,718	45,495,221	27,535,035	21,589,804
Foreign exchange contracts	3,100,750	2,093,106	2,718,041	2,172,666	2,189,087
Equity, commodity, and other contracts	2,307,232	2,756,155	2,469,139	3,446,995	4,067,975
Non-traded	23,371,379	32,718,820	29,955,335	26,477,000	4,877,000
Interest rate contracts	23,151,335	32,718,820	29,955,335	26,477,000	4,877,000
Foreign exchange contracts	220,044	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	77,654,094	63,796,444	75,029,811	57,732,083	33,040,144
One year or less	13,993,027	16,858,497	18,720,797	7,358,545	4,021,364
Over 1 year to 5 years	35,382,762	33,757,057	32,518,232	38,751,197	15,567,814
Over 5 years	28,278,305	13,180,890	23,790,782	11,622,341	13,450,966
Gross negative fair value (absolute value)	1,047,373	1,278,926	1,033,428	520,885	403,949
Gross positive fair value	1,683,718	2,321,482	1,946,236	856,477	500,366
Held for trading	1,137,822	1,346,186	1,227,455	600,890	455,886
Non-traded	545,896	975,296	718,781	255,587	44,480
Current credit exposure on risk-based capital derivative contracts	1,685,614	2,233,839	1,885,741	839,827	474,246
Credit losses on derivative contracts	2,648	5,479	5,499	7,903	117
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	93.25	94.09	29	93.03	95.13	26	93.57	94.10	28	90.58	93.44	26	80.88	92.91	19
Foreign exchange contracts	3.98	3.27	74	3.01	2.75	72	3.37	3.49	71	3.64	3.20	71	6.69	3.39	80
Equity, commodity, and other contracts	2.77	1.17	80	3.96	1.12	81	3.06	1.17	79	5.78	1.64	82	12.43	1.93	90
Futures and forwards															
Written options	22.66	12.57	73	6.41	12.99	45	14.13	14.05	62	6.69	13.49	46	9.62	12.78	60
Exchange-traded	8.24	7.49	66	10.21	8.37	69	8.48	8.18	62	4.04	5.91	53	1.71	6.60	35
Over-the-counter	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Purchased options	8.24	7.20	68	10.21	7.94	70	8.48	7.73	65	4.04	5.10	56	1.71	5.49	39
Exchange-traded	6.74	3.44	74	17.74	3.38	92	21.34	3.42	96	18.37	4.42	90	0.55	4.19	47
Over-the-counter	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Swaps	6.74	3.04	78	17.74	2.87	93	21.34	2.86	96	18.37	3.35	91	0.55	3.20	53
Held for trading															
Interest rate contracts	71.96	40.60	60	52.99	43.50	48	62.85	43.53	50	55.60	44.16	50	85.10	46.31	64
Foreign exchange contracts	65.47	34.42	63	46.02	37.56	49	56.42	36.62	56	46.18	37.24	54	65.98	38.40	60
Equity, commodity, and other contracts	3.72	1.57	81	3.01	1.40	81	3.37	1.60	81	3.64	1.60	80	6.69	1.85	88
Non-traded															
Interest rate contracts	2.77	0.58	86	3.96	0.71	85	3.06	0.68	85	5.78	0.83	87	12.43	1.14	94
Foreign exchange contracts	28.04	59.40	40	47.01	56.50	51	37.15	56.47	49	44.40	55.84	50	14.90	53.69	35
Equity, commodity, and other contracts	27.78	56.19	40	47.01	54.31	52	37.15	53.82	50	44.40	52.22	50	14.90	50.60	37
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	0.26	0.38	79	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Over 1 year to 5 years	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Over 5 years	93.18	91.87	36	91.67	89.91	39	93.05	91.48	39	96.81	93.86	45	100.97	94.47	82
Gross negative fair value (absolute value)	16.79	28.05	47	24.22	30.94	55	23.22	32.05	51	12.34	32.17	38	12.29	32.51	36
Gross positive fair value	42.45	26.03	72	48.51	27.26	84	40.33	27.06	70	64.98	30.45	91	47.57	31.16	80
	33.93	30.08	53	18.94	28.48	40	29.50	29.56	52	19.49	28.09	42	41.10	28.71	66
	1.26	1.25	57	1.84	1.76	62	1.28	1.55	50	0.87	0.83	54	1.23	0.72	88
	2.02	1.68	63	3.34	2.69	60	2.41	2.23	57	1.44	1.19	65	1.53	0.85	91
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.07	0.05	79	0.12	0.07	81	0.09	0.07	81	0.05	0.06	81	0.04	0.06	77
Gross positive fair value (X)	0.11	0.07	81	0.23	0.11	87	0.18	0.09	87	0.09	0.07	83	0.05	0.06	80
Held for trading (X)	0.07	0.05	79	0.13	0.08	74	0.11	0.07	78	0.06	0.06	79	0.05	0.05	80
Non-traded (X)	0.04	0.01	86	0.09	0.02	92	0.06	0.02	90	0.03	0.01	83	0	0.01	66
Current credit exposure (X)	0.11	0.05	85	0.22	0.08	88	0.17	0.06	88	0.09	0.05	82	0.05	0.04	81
Credit losses on derivative contracts	0.02	0	96	0.05	0	98	0.05	0	97	0.08	0	98	0	0	94
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	1.34	0.63	83	2.56	1.03	86	2.12	0.85	86	0.96	0.73	80	0.55	0.53	81

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	1,814,299	783,351	783,351	772,313	690,745
Gross losses	196,771	259,685	540,325	362,155	267,823
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	70,916	35,191	90,802	97,011	123,340
Net losses	125,855	224,494	449,523	265,144	144,483
Provision for loan and lease losses	97,690	751,508	1,089,104	276,182	226,051
Adjustments	431,644	391,367	391,367	0	0
Ending balance	2,217,778	1,701,732	1,814,299	783,351	772,313
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.15	-0.14	94	1.32	0.85	82	0.93	0.51	86	0.26	0.15	78	0.21	0.14	78
Provision for loan and lease losses / Average loans and leases	0.23	-0.25	94	1.90	1.37	76	1.35	0.82	82	0.36	0.24	78	0.31	0.24	76
Provision for loan and lease losses / Net loan and lease losses	77.62	77.32	77	334.76	792.43	28	242.28	487.86	31	104.16	130.58	38	156.46	134.68	70
Allowance for loan and lease losses / Total loans and leases not held for sale	1.98	1.39	84	2.12	1.51	83	2.22	1.58	83	1.04	0.83	74	1.03	0.90	70
Allowance for loan and lease losses / Total loans and leases	1.96	1.37	85	2.09	1.48	83	2.19	1.55	84	1.03	0.81	75	1.02	0.89	71
Allowance for loan and lease losses / Net loans and leases losses (X)	8.81	15.27	46	3.79	11.83	25	4.04	11.58	21	2.95	8.03	32	5.35	7.54	55
Allowance for loan and lease losses / Nonaccrual assets	220.60	318.67	41	241.31	321.01	51	324.82	299.17	65	160.83	218.72	52	212.47	214.03	62
ALLL / 90+ days past due + nonaccrual loans and leases	196.45	260.68	41	192.71	244.42	40	256.69	244.34	62	121.85	151.73	49	144.25	160.51	57
Gross loan and lease losses / Average loans and leases	0.46	0.22	84	0.66	0.35	83	0.67	0.34	83	0.48	0.28	81	0.37	0.30	73
Recoveries / Average loans and leases	0.17	0.08	85	0.09	0.07	72	0.11	0.07	76	0.13	0.08	82	0.17	0.09	87
Net losses / Average loans and leases	0.30	0.13	84	0.57	0.28	84	0.56	0.27	82	0.35	0.21	79	0.20	0.22	62
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	13.12	16.12	48	9.72	15.46	29	25.07	33.98	41	36.22	36.22	60	48.79	41.30	70
Earnings coverage of net loan and lease losses (X)	5.81	4.52	25	4.41	21.56	25	4.59	22.91	21	7.30	24.40	30	12.84	21.75	47

Net Loan and Lease Losses By Type

Real estate loans	0.05	0.03	72	0.04	0.03	67	0.13	0.04	82	0.08	0.01	92	0	0.02	27
Real estate loans secured by 1-4 family	-0.01	-0.01	44	0.06	0.01	87	0.04	0.01	79	0.06	0.01	90	0.05	0.01	75
Revolving	-0.01	-0.05	45	0.18	0.01	88	0.11	0.01	85	0.11	0.02	82	0.07	0.03	65
Closed-end	-0.01	-0.01	45	0	0.01	41	0.01	0	60	0.03	0	83	0.03	0.01	73
Commercial real estate loans	0.14	0.05	80	-0.02	0.03	5	0.32	0.07	90	0.12	0.01	94	-0.11	0.01	2
Construction and land development	-0.01	0	27	-0.03	0	18	0	0	39	0.09	-0.01	94	0.01	-0.03	80
1-4 family	0	0	57	0	0	19	0	0	28	0.09	0	98	0	-0.01	26
Other	-0.01	-0.01	25	-0.03	0	14	0	0	32	0	-0.01	77	0.01	-0.02	84
Multifamily	0	0.01	20	-0.09	0	0	-0.05	0	3	-0.01	0	14	-0.06	0	8
Nonfarm nonresidential	0.20	0.07	81	0	0.05	8	0.43	0.11	88	0.14	0.02	94	-0.14	0.02	0
Owner-occupied	-0.01	0.01	7	0	0.02	11	0.13	0.02	93	0.14	0.01	97	0	0.01	55
Other	0.21	0.06	85	0	0.03	18	0.31	0.08	88	0	0.01	55	-0.14	0.01	0
Real estate loans secured by farmland	-0.37	-0.01	1	1.20	0.02	99	0.45	0.02	95	0.59	0.01	99	0.51	0	95
Commercial and industrial loans	0.39	0.20	78	1.19	0.46	85	1.10	0.47	87	0.42	0.37	66	0.07	0.31	20
Loans to individuals	0.18	0.78	17	0.61	1.41	31	0.53	1.13	32	0.71	1.17	39	0.68	1.16	43
Credit card loans	2.29	2.18	50	5.91	3.43	85	4.47	2.92	81	7.24	3.11	91	5.14	2.92	90
Agricultural loans	-0.11	0.03	7	0.09	0.15	77	0.38	0.19	84	0.07	0.08	72	-0.22	0.15	5
Loans to foreign governments and institutions	0	0		0	0		0	0		0	0		0	0	
Other loans and leases	0.76	0.08	95	0.21	0.13	72	0.38	0.15	82	0.43	0.15	85	0.28	0.14	77

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	422,464	265,312	391,401	432,525	457,743
90+ days past due loans and leases	148,280	195,594	174,760	174,328	171,927
Nonaccrual loans and leases	980,674	687,440	532,057	468,561	363,485
Total past due and nonaccrual loans and leases	1,551,418	1,148,346	1,098,218	1,075,414	993,155
Restructured					
Restructured 30-89 days past due	42,498	35,520	52,475	77,356	66,800
Restructured 90+ days past due	24,218	17,673	25,442	29,100	27,617
Restructured nonaccrual	174,744	243,865	182,749	185,754	178,407
Total restructured loans and leases	241,460	297,058	260,666	292,210	272,824
Loans Held for Sale					
30-89 days past due loans held for sale	2,736	1,585	1,747	1,573	2,074
90+ days past due loans held for sale	69	507	2,182	2,046	332
Nonaccrual loans held for sale	9,042	39,750	298	0	24,279
Total past due and nonaccrual loans held for sale	11,847	41,842	4,227	3,619	26,685
Restructured loans and leases in compliance	570,231	679,883	648,293	646,723	744,517
Other real estate owned	7,261	7,414	3,883	10,748	23,019
Other Assets					
30-89 days past due	5,958	0	0	0	0
90+ days past due	660	0	0	0	0
Nonaccrual	24,687	17,752	26,500	18,499	0
Total other assets past due and nonaccrual	31,305	17,752	26,500	18,499	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.37	0.27	75	0.33	0.36	53	0.47	0.39	70	0.57	0.43	76	0.60	0.44	77
90+ days past due loans and leases	0.13	0.10	78	0.24	0.13	81	0.21	0.12	79	0.23	0.15	78	0.23	0.17	73
Nonaccrual loans and leases	0.87	0.58	77	0.85	0.61	77	0.64	0.66	53	0.61	0.51	66	0.48	0.54	47
90+ days past due and nonaccrual loans and leases	1	0.73	77	1.09	0.80	76	0.85	0.85	60	0.84	0.71	65	0.71	0.75	55
Restructured															
30-89 days past due restructured	0.04	0.01	88	0.04	0.01	89	0.06	0.01	89	0.10	0.01	93	0.09	0.02	90
90+ days past due restructured	0.02	0	88	0.02	0.01	88	0.03	0.01	88	0.04	0.01	89	0.04	0.01	87
Nonaccrual restructured	0.15	0.12	65	0.30	0.13	85	0.22	0.13	78	0.24	0.14	76	0.24	0.16	73
30-89 days past due loans held for sale	0	0	85	0	0	88	0	0	82	0	0	87	0	0	85
90+ days past due loans held for sale	0	0	84	0	0	88	0	0	87	0	0	89	0	0	88
Nonaccrual loans held for sale	0.01	0	82	0.05	0	92	0	0.01	76	0	0	40	0.03	0	91
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.38	0.27	75	0.33	0.37	53	0.47	0.40	70	0.57	0.43	76	0.60	0.44	77
90+ days past due assets	0.13	0.10	78	0.24	0.13	81	0.21	0.12	79	0.23	0.15	78	0.23	0.18	73
Nonaccrual assets	0.89	0.59	77	0.87	0.62	78	0.67	0.67	58	0.64	0.53	69	0.48	0.57	46
30+ days past due and nonaccrual assets	1.40	1.04	75	1.43	1.21	68	1.36	1.29	63	1.43	1.19	70	1.31	1.26	63
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.66	0.43	81	0.76	0.49	81	0.60	0.52	66	0.61	0.44	75	0.49	0.48	62
90+ days past due and nonaccrual assets + other real estate owned	0.66	0.46	80	0.77	0.52	78	0.60	0.55	62	0.62	0.48	69	0.51	0.52	52
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.93	0.52	87	1.21	0.56	93	1.03	0.60	89	1.13	0.53	94	1.13	0.60	90
Allowance for loan and lease losses	73.27	67.93	62	83.91	65.48	77	69.57	66.66	61	157.34	115.41	76	158.67	118.28	77
Equity capital + allowance for loan and lease losses	7.15	4.43	84	10.19	4.83	93	8.52	4.97	85	9.80	4.28	92	10.32	4.79	92
Tier 1 capital + allowance for loan and lease losses	9.19	5.28	87	11.90	5.98	93	9.79	6.05	85	11.59	5.65	91	11.95	6.16	90
Loans and leases + other real estate owned	1.43	0.88	83	1.76	0.92	90	1.52	0.97	82	1.62	0.85	91	1.62	0.96	86

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.43	0.24	81	0.46	0.39	68	0.64	0.39	82	0.73	0.38	86	0.82	0.42	88
90+ days past due	0.25	0.12	85	0.54	0.15	87	0.46	0.16	85	0.47	0.16	84	0.49	0.22	79
Nonaccrual	1	0.65	79	0.78	0.63	71	0.87	0.76	67	0.58	0.46	67	0.69	0.57	71
Commercial and industrial															
30–89 days past due	0.21	0.17	67	0.02	0.23	11	0.08	0.23	22	0.09	0.31	20	0.15	0.30	32
90+ days past due	0	0.02	47	0	0.03	42	0	0.03	33	0	0.05	31	0	0.05	27
Nonaccrual	1.16	0.64	80	1.53	0.75	84	0.90	0.75	66	1.19	0.83	72	0.58	0.76	49
Individuals															
30–89 days past due	0.42	0.55	44	0.44	0.58	39	0.76	0.83	51	0.84	0.83	49	0.87	0.84	47
90+ days past due	0.03	0.07	59	0.07	0.13	57	0.08	0.14	55	0.09	0.17	54	0.09	0.16	55
Nonaccrual	0.04	0.18	39	0.06	0.22	38	0.03	0.28	27	0.05	0.17	39	0.03	0.23	25
Depository institution loans															
30–89 days past due	0	0	45	0	0.03	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	48	0	0	49	0	0	46	0	0	49	0	0	47
Nonaccrual	0	0	48	0	0	48	0	0	47	0	0	48	0	0	48
Agricultural															
30–89 days past due	0.42	0.16	79	0.03	0.31	60	0.05	0.17	61	0.03	0.24	56	0.45	0.17	80
90+ days past due	0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
Nonaccrual	1.80	0.69	83	1.10	0.80	75	0.73	0.49	76	0.77	0.67	73	0.93	0.75	73
Foreign governments															
30–89 days past due		0.01			0			0			0.07			0.01	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.04			0.02			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due	0.53	0.11	91	0.77	0.14	91	0.52	0.18	84	0.87	0.20	91	0.45	0.17	83
90+ days past due	0.15	0.01	95	0.26	0.01	96	0.20	0.01	95	0.26	0.01	93	0.15	0.01	96
Nonaccrual	0.91	0.13	92	0.50	0.15	86	0.11	0.15	62	0.23	0.13	76	0.27	0.14	78

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.58	0.35	79	0.62	0.60	62	0.88	0.65	76	1	0.67	78	1.04	0.71	80
	90+ days past due	0.36	0.27	82	0.75	0.29	85	0.60	0.33	83	0.66	0.31	82	0.69	0.46	78
	Nonaccrual	0.74	0.82	56	0.60	0.84	40	0.73	0.89	52	0.63	0.73	50	0.65	0.86	46
Revolving	30-89 days past due	0.47	0.29	78	0.35	0.40	50	0.47	0.48	53	0.57	0.45	62	0.60	0.50	60
	90+ days past due	0.08	0.02	85	0.10	0.03	82	0.15	0.03	88	0.13	0.05	83	0.15	0.05	81
	Nonaccrual	0.74	1.05	57	0.60	1.27	45	0.76	1.13	53	0.58	1	46	0.54	1.17	42
Closed-end	30-89 days past due	0.62	0.36	78	0.76	0.61	68	1.07	0.65	80	1.25	0.70	83	1.32	0.75	82
	90+ days past due	0.48	0.29	82	1.11	0.33	87	0.81	0.38	84	0.96	0.35	84	1.04	0.53	82
	Nonaccrual	0.74	0.77	57	0.59	0.81	42	0.71	0.87	52	0.66	0.70	53	0.72	0.84	48
Junior lien	30-89 days past due	0.02	0.01	83	0.02	0.02	66	0.03	0.02	72	0.06	0.02	87	0.05	0.03	77
	90+ days past due	0	0	88	0.01	0	91	0.01	0	89	0.01	0	88	0.02	0	86
	Nonaccrual	0.06	0.04	68	0.02	0.05	37	0.03	0.04	48	0.06	0.04	69	0.05	0.06	59
Commercial real estate	30-89 days past due	0.18	0.14	67	0.12	0.23	46	0.10	0.26	39	0.12	0.18	44	0.32	0.17	80
	90+ days past due	0	0.01	60	0.01	0.02	64	0.01	0.02	66	0.02	0.03	63	0.02	0.03	64
	Nonaccrual	1.40	0.52	91	1.15	0.43	92	1.16	0.62	82	0.47	0.23	81	0.78	0.28	95
Construction and development	30-89 days past due	0.36	0.12	85	0.23	0.24	66	0.31	0.28	68	0.28	0.28	67	0.46	0.21	81
	90+ days past due	0.03	0.01	85	0.10	0.01	91	0.11	0.01	95	0.11	0.02	91	0.07	0.02	83
	Nonaccrual	0.10	0.36	54	0.09	0.25	45	0.11	0.41	48	0.14	0.20	64	0.12	0.19	56
1-4 family	30-89 days past due	0.10	0.02	89	0.16	0.04	85	0.17	0.03	89	0.15	0.06	81	0.25	0.06	90
	90+ days past due	0.01	0	90	0.07	0	95	0.05	0	95	0.06	0	94	0.01	0	92
	Nonaccrual	0.03	0.02	79	0	0.04	55	0.02	0.03	70	0	0.02	30	0	0.02	28
Other	30-89 days past due	0.25	0.07	84	0.07	0.17	56	0.13	0.22	59	0.13	0.20	65	0.21	0.13	75
	90+ days past due	0.02	0	89	0.03	0	89	0.06	0	96	0.05	0.01	89	0.06	0.02	84
	Nonaccrual	0.07	0.29	55	0.09	0.18	53	0.09	0.35	52	0.14	0.17	69	0.12	0.15	62
Multifamily	30-89 days past due	0.02	0.06	62	0.09	0.08	69	0	0.09	22	0.05	0.08	60	0.15	0.10	76
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	79
	Nonaccrual	0.08	0.14	65	0.06	0.08	59	0.07	0.11	56	0.05	0.05	66	0.09	0.08	69
Nonfarm non-residential	30-89 days past due	0.19	0.14	71	0.11	0.20	46	0.08	0.23	38	0.10	0.14	46	0.32	0.17	81
	90+ days past due	0	0.01	29	0	0.02	27	0	0.02	26	0	0.03	51	0.01	0.03	60
	Nonaccrual	1.90	0.66	91	1.47	0.55	90	1.50	0.80	83	0.57	0.28	81	0.98	0.30	95
Owner Occupied	30-89 days past due	0.07	0.04	73	0.09	0.07	63	0.08	0.07	62	0.07	0.07	61	0.22	0.09	86
	90+ days past due	0	0	34	0	0.01	30	0	0	33	0	0.01	57	0.01	0.01	62
	Nonaccrual	1.11	0.25	96	0.55	0.24	86	0.99	0.27	96	0.53	0.16	91	0.60	0.17	94
Other	30-89 days past due	0.13	0.09	76	0.02	0.11	37	0.01	0.14	28	0.03	0.07	42	0.10	0.07	71
	90+ days past due	0	0.01	36	0	0.01	34	0	0.01	33	0	0.01	63	0	0.01	66
	Nonaccrual	0.80	0.40	79	0.92	0.24	91	0.51	0.44	63	0.04	0.10	41	0.38	0.13	86
Farmland	30-89 days past due	2.55	0.11	98	1.70	0.31	90	2.40	0.11	96	3.32	0.23	99	6.77	0.25	98
	90+ days past due	7.38	0	98	10.61	0.03	99	13.07	0	99	7.81	0.01	99	5.86	0.01	98
	Nonaccrual	2.74	1.10	82	3.78	1.24	85	2.37	1.13	78	1.84	0.84	77	2.11	1.23	77
Credit card	30-89 days past due	0.54	0.63	33	0.70	0.90	36	1.03	0.95	54	1.51	1.19	71	1.49	1.22	69
	90+ days past due	0.17	0.39	43	0.36	0.76	36	0.35	0.63	34	0.72	0.78	47	0.54	0.73	38
	Nonaccrual	0	0.08	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	15,725,718	8,689,425	8,727,221	8,755,586	9,141,734
Retained earnings	2,397,601	2,074,787	2,330,424	2,088,184	1,361,346
Accumulated other comprehensive income (AOCI)	-18,643	290,393	191,562	-256,505	-608,860
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	18,104,676	11,054,605	11,249,207	10,587,265	9,894,220
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	5,526,947	2,168,592	2,171,032	2,197,004	2,232,394
Accumulated other comprehensive income-related adjustments	-18,643	290,393	191,563	-256,505	-608,860
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	12,596,372	8,595,620	8,886,612	8,646,766	8,270,686
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	12,596,372	8,595,620	8,886,612	8,646,766	8,270,686
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	2,865,661	1,701,715	2,195,898	1,207,482	1,207,482
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	2,865,661	1,701,715	2,195,898	1,207,482	1,207,482
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	2,865,661	1,701,715	2,195,898	1,207,482	1,207,482
Tier 1 Capital	15,462,033	10,297,335	11,082,510	9,854,248	9,478,168
Tier 2 Capital					
Tier 2 capital instruments and related surplus	309,398	340,705	340,359	392,198	504,709
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	752,836	355,723	320,324	279,632	270,527
Allowance for loan and lease losses in tier 2 capital	1,344,920	1,093,302	1,112,760	887,060	868,208
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	2,407,154	1,789,730	1,773,443	1,558,890	1,643,444
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	2,407,154	1,789,730	1,773,443	1,558,890	1,643,444
Exited advanced approach tier 2 capital					
Total capital	17,869,187	12,087,065	12,855,953	11,413,138	11,121,612
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	138,194,849	118,348,236	121,132,711	108,603,616	106,411,242
Less: Deductions from common equity tier 1 capital	5,526,947	2,168,592	2,171,032	2,197,004	2,232,394
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	132,667,902	116,179,644	118,961,679	106,406,612	104,178,848
Total risk-weighted assets	126,241,159	87,322,816	88,878,043	87,511,987	85,748,671
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	9.98	12.66	9	9.84	11.98	18	10	12.35	15	9.88	12.11	19	9.65	12.09	10
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	12.25	13.44	34	11.79	12.72	37	12.47	13.08	46	11.26	12.78	28	11.05	12.85	21
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.15	15.42	30	13.84	14.77	39	14.46	15.23	45	13.04	14.36	32	12.97	14.45	27
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	11.65	9.11	92	8.86	9.03	49	9.32	9.13	56	9.26	9.76	41	9.10	9.71	34
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change		
						1-Year	5-Year	
Insurance Activities								
Total insurance underwriting assets	6,647	24,712	16,078	25,642	27,205	-73.10	-78.41	
Total property and casualty assets	0	8,079	0	8,844	9,184	-100.00	-100.00	
Reinsurance recoverables (P/C)								
Total life and health assets	6,647	16,633	16,078	16,798	18,021	-60.04	-67.68	
Reinsurance recoverables (L/H)								
Separate account assets (L/H)	0	0	0	0	0			
Equity								
Total insurance underwriting equity	5,397	20,753	13,883	20,255	16,998	-73.99	-58.96	
Total property and casualty equity	0	7,786	0	8,530	8,256	-100.00	-100.00	
Total life and health equity	5,397	12,967	13,883	11,725	8,742	-58.38	-16.21	
Income								
Total insurance underwriting net income	528	1,283	2,246	3,195	3,929	-58.85	-65.56	
Total property and casualty	0	63	88	263	218	-100.00	-100.00	
Total life and health	528	1,220	2,158	2,932	3,711	-56.72	-59.51	
Reserves and Liabilities								
Claims and claims adjusted expense reserves (P/C)	0	263	0	313	328	-100.00	-100.00	
Unearned premiums (P/C)	0	53	0	74	120	-100.00	-100.00	
Policyholder benefit and contractholder funds (L/H)	3	8	4	9	70	-62.50	-99.03	
Separate account liabilities (L/H)	0	0	0	0	0			
Revenue								
Insurance activities revenue	40,321	38,015	75,707	68,085	60,802	6.07	24.99	
Other insurance activities income	40,287	37,962	75,633	67,897	60,453	6.12	26.84	
Insurance and reinsurance underwriting income	34	53	74	188	349	-35.85	-93.16	
Premiums	34	53	74	188	349	-35.85	-93.16	
Credit related insurance underwriting	34	53	74	188	349	-35.85	-93.16	
Other insurance underwriting	0	0	0	0	0			
Insurance benefits, losses, expenses	4,047	4,410	8,713	9,648	462	-8.23	343.75	
Assets								
Net assets of insurance underwriting subsidiaries	16,252	16,252	16,252	16,349	18,012	0.00	-18.59	
Life insurance assets	2,763,209	2,559,965	2,576,738	2,542,234	2,507,007	7.94	55.44	

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	84	0.02	0	89	0.01	0	84	0.02	0.01	87	0.03	0.01	87
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0	52.30	18	32.69	54.79	46	0	53.67	17	34.49	51.47	46	33.76	56.12	40
Insurance underwriting assets (L/H) / Total insurance underwriting assets	100	47.70	82	67.31	45.21	53	100	46.33	82	65.51	48.53	53	66.24	43.88	59
Separate account assets (L/H) / Total life assets	0	13.29	42	0	11.01	43	0	11.24	43	0	7.26	42	0	8.53	44
Income Ratios															
Insurance activities revenue / Adjusted operating income	1.53	0.37	85	1.62	0.39	85	1.56	0.41	85	1.44	0.47	84	1.34	0.47	82
Premium income / Insurance activities revenue	0.08	3.14	83	0.14	3.04	81	0.10	2.84	81	0.28	7.32	75	0.57	4.86	75
Credit related premium income / Total premium income	100	30.92	85	100	40.01	80	100	38.23	81	100	34.91	83	100	44.54	78
Other premium income / Total premium income	0	69.08	15	0	59.99	19	0	61.77	18	0	65.09	16	0	55.46	21
Net Income Ratios															
Insurance underwriting net income / Consolidated net income	0.10	0.02	91	0.65	0.02	94	0.27	0.03	91	0.23	0.08	87	0.28	0.08	88
Insurance net income (P/C) / Equity (P/C)		21.10		1.62	7.42	30		15.59		3.08	19.86	23	2.64	15.64	26
Insurance net income (L/H) / Equity (L/H)	19.57	5.07	83	18.82	-31.13	85	15.54	3.62	84	25.01	5.13	88	42.45	1.99	94
Insurance benefits, losses, expenses / Insurance premiums	11,902.94	-395.05	95	8,320.75	620.37	90	11,774.32	447.82	95	5,131.91	233.61	96	132.38	160.49	69
Reinsurance Ratios															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07		0	0	47		0.07		0	0.15	42	0	0.17	43
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0	50	0	0.15	45	0	2.31	47
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.01	0	90	0.01	0	92	0.01	0	92	0.01	0	89	0.02	0	89
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	15.63	11.54	65	21.33	11.35	89	19.98	11.03	88	23.90	11.51	92	24.46	10.22	95
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	128,985			59,309			91,279			114,314			72,496		
Net assets of broker-dealer subsidiaries / Consolidated assets	0.07	0.47	83	0.05	0.73	78	0.07	0.75	81	0.10	1.39	77	0.07	1.79	74

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	784,815	639,495	617,786	568,224	700,253
Real estate loans	2,879	0	0	0	0
Commercial and industrial loans	306,337	62,610	58,136	74,823	97,554
Loans to depository institutions and other banks acceptances	475,599	576,885	559,650	493,401	602,699
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	4,300	4,300	4,300	4,301	4,300
Interest-bearing bank balances	33,724	0	0	0	0
Total selected foreign assets	822,839	643,795	622,086	572,525	704,553
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0.26	0.64	68	0	0.93	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits		0.12			0.59			0.42			1.19			0.97	

	BHC	Peer # 1	Pct												
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Growth Rates															
Net loans and leases	22.72	-1.19	79	-2.91	10.27	44	8.72	-2.40	73	-18.85	22.48	14	19.05	7.24	69
Total selected assets	27.81	3.19	75	-2.89	5.10	42	8.66	2.04	64	-18.74	12.40	18	19.32	3.24	71
Deposits		9.07			10.22			3.46			10.36			5	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	59,419	141,322	0	225,366	482,229	-57.95	-90.56
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	59,419	141,322	0	225,366	482,229	-57.95	-88.65
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		-100.00
Retained credit exposure	19,992	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	19,992	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	0.03	0.12	0	0.21	0.44		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0.03	0.12	0	0.21	0.44		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans	19.38	16.95			17.38		16.75
Home equity lines	8.07	9.16			10.14		10.69
Credit card receivables	0.48	0.74			0.96		1.18
Auto loans and other consumer loans	17.22	21.06			22.24		21.64
Commercial and industrial loans	28.91	32.64			29.61		29.67
All other loans and leases	25.94	19.45			19.66		20.06

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure	33.65	0		0	0
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans	33.65	0		0	0
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0	0		0	0
Seller's interest carried as securities and loans	0	0		0	0
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0.13	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.48	0.57	0.48	0.60	1.29

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	4,227	1,650	0	4,008	6,688	156.18	-35.07
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		-100.00
Total 30-89 days past due securitized assets	4,227	1,650	0	4,008	6,688	156.18	-54.43
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	471	429	0	465	729	9.79	3.74
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		-100.00
Total 90+ days past due securitized assets	471	429	0	465	729	9.79	-67.81
Total past due securitized assets	4,698	2,079	0	4,473	7,417	125.97	-56.25
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	-186	83	0	317	2,945		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		-100.00
Total net losses on securitized assets	-186	83	0	317	2,945		

BHC Name

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Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans	7.11	1.17		1.78	1.39
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	7.11	1.17		1.78	1.39
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans	0.79	0.30		0.21	0.15
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.79	0.30		0.21	0.15
Total past due securitized assets percent of securitized assets	7.91	1.47		1.98	1.54
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans	-0.63	0.12		0.14	0.61
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	-0.63	0.12		0.14	0.61
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.62	0.76		1.25	1.32
Home equity lines	0.47	0.35		0.57	0.60
Credit card receivables	0.54	0.70		1.51	1.49
Commercial and industrial loans	0.21	0.02		0.09	0.15
All other loans and leases	0.34	0.38		0.59	0.60
Total managed loans past due 30–89 days	0.38	0.33		0.57	0.61
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.48	1.11		0.96	1.04
Home equity lines	0.08	0.10		0.13	0.15
Credit card receivables	0.17	0.36		0.72	0.54
Commercial and industrial loans	0	0		0	0
All other loans and leases	0.07	0.10		0.09	0.07
Total managed loans past due 90+ days	0.13	0.24		0.23	0.23
Total Past Due Managed Assets					
	0.51	0.57		0.80	0.84
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.01	0		0.03	0.03
Home equity lines	-0.01	0.18		0.11	0.07
Credit card receivables	2.29	5.91		7.24	5.14
Commercial and industrial loans	0.39	1.19		0.42	0.07
All other loans and leases	0.24	0.25		0.33	0.23
Net Losses on Managed Assets Percent of Total Managed Assets					
	0.22	0.55		0.35	0.19

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	648,551	1,012,333	1,530,319	692,407	1,749,175	-35.94	261.19
Dividends	647,049	1,011,049	1,526,798	684,697	1,721,697	-36.00	272.94
Interest	1,502	1,284	3,521	7,710	27,478	16.98	-75.22
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	9,620	29,645	37,546	5,536	2,201	-67.55	98.56
Dividends	9,000	29,000	36,310	3,409	0	-68.97	146.98
Interest	620	645	1,236	2,127	2,201	-3.88	-48.38
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	658,171	1,041,978	1,567,865	697,943	1,751,376	-36.83	256.91
Securities gains (losses)	0	0	0	0	0		
Other operating income	-1,262	13,449	9,130	1,806	-2,235		
Total operating income	656,909	1,055,427	1,576,995	699,749	1,749,141	-37.76	248.18
Operating Expenses							
Personnel expenses	3,181	14,637	16,519	6,126	2,448	-78.27	-40.98
Interest expense	27,924	64,623	115,089	142,742	123,650	-56.79	58.18
Other expenses	140,440	53,729	123,492	144,684	118,213	161.39	177.12
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	171,545	132,989	255,100	293,552	244,311	28.99	132.69
Income (loss) before taxes	486,441	922,895	1,324,113	406,584	1,504,830	-47.29	323.19
Applicable income taxes (credit)	-22,731	-15,940	-46,049	-63,418	-48,507		
Extraordinary items							
Income before undistributed income of subsidiaries	509,172	938,835	1,370,162	470,002	1,553,337	-45.77	284.43
Equity in undistributed income of subsidiaries	7,615	-740,994	-552,950	940,912	-160,324		-96.43
Bank subsidiaries	-13,155	-728,777	-546,729	907,727	-186,343		
Nonbank subsidiaries	20,770	-12,217	-6,221	33,185	26,019		272.09
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	516,787	197,841	817,212	1,410,914	1,393,013	161.21	49.42
Memoranda							
Bank net income	633,894	282,272	980,069	1,592,424	1,535,354	124.57	66.24
Nonbank net income	29,770	16,783	30,089	36,594	26,019	77.38	222.68
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

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Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	19,646,688	79.11	12,697,944	70.47	12,818,678	71.67	12,892,784	12,245,201	54.72	170.54
Common and preferred stock	19,335,156	77.86	12,387,899	68.75	12,508,643	69.94	12,832,750	11,493,318	56.08	192.05
Excess cost over fair value	14,714	0.06	13,215	0.07	13,215	0.07	13,215	13,092	11.34	27.68
Loans, advances, notes, and bonds	296,818	1.20	296,830	1.65	296,820	1.66	46,819	729,800	0.00	-52.87
Other receivables	0	0	0	0	0	0	0	8,991		-100.00
Investment in nonbank subsidiaries	255,466	1.03	183,287	1.02	184,116	1.03	198,567	182,446	39.38	-52.99
Common and preferred stock	215,821	0.87	148,834	0.83	147,091	0.82	164,758	142,190	45.01	-56.36
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	39,645	0.16	34,453	0.19	37,025	0.21	33,809	39,787	15.07	-15.90
Other receivables	0	0	0	0	0	0	0	469		-100.00
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	67,767	0.27	62,121	0.34	63,212	0.35	56,500	50,881	9.09	
Securities	93,120	0.37	38,871	0.22	38,997	0.22	37,890	32	139.56	290900.00
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	4,440,538	17.88	4,660,641	25.87	4,465,546	24.97	3,119,320	2,351,774	-4.72	113.75
Cash and due from unrelated depository institution	30	0	56	0	41	0	27	0	-46.43	
Premises, furnishings, fixtures and equipment	1,906	0.01	2,040	0.01	1,967	0.01	2,112	1,672	-6.57	9.73
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	328,382	1.32	374,004	2.08	312,070	1.74	238,783	172,981	-12.20	79.74
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	24,833,897	100.00	18,018,964	100.00	17,884,627	100.00	16,545,983	15,004,987	37.82	146.68
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	2,807,742	11.31	4,154,159	23.05	3,635,923	20.33	3,292,011	2,419,864	-32.41	99.31
Subordinated notes and debentures	253,825	1.02	561,550	3.12	255,497	1.43	552,092	544,391	-54.80	-24.27
Other liabilities	872,617	3.51	534,712	2.97	607,161	3.39	577,988	669,190	63.19	76.46
Balance due to subsidiaries and related institutions	388,265	1.56	454,321	2.52	393,706	2.20	329,145	269,840	-14.54	20.73
Total liabilities	4,322,449	17.41	5,704,742	31.66	4,892,287	27.35	4,751,236	3,903,285	-24.23	68.85
Equity Capital	20,511,448	82.59	12,314,222	68.34	12,992,340	72.65	11,794,747	11,101,702	66.57	173.22
Perpetual preferred stock (income surplus)	2,865,661	11.54	1,701,715	9.44	2,195,898	12.28	1,207,482	1,207,482	68.40	195.04
Common stock	14,846	0.06	10,223	0.06	10,223	0.06	10,245	10,506	45.22	85.23
Common surplus	15,816,045	63.69	8,738,167	48.49	8,776,189	49.07	8,800,943	9,176,509	81.00	123.57
Retained earnings	1,938,712	7.81	1,632,688	9.06	1,877,659	10.50	2,088,184	1,361,346	18.74	
Accumulated other comprehensive income	-18,643	-0.08	290,394	1.61	191,562	1.07	-256,505	-608,860		
Other equity capital components	-105,173	-0.42	-58,965	-0.33	-59,191	-0.33	-55,602	-45,281		
Total liabilities and equity capital	24,833,897	100.00	18,018,964	100.00	17,884,627	100.00	16,545,983	15,004,987	37.82	146.68
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	272,454	1.10	251,654	1.40	251,745	1.41	251,563	252,619	8.27	-14.34
Notes payable to subsidiaries that issued TPS	272,454	1.10	251,654	1.40	251,745	1.41	251,563	252,619	8.27	-14.34
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

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Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	7.19	12.64	9	3.36	4.33	32	6.64	7.29	38	12.21	9.68	78	12.60	10.40	75
Bank net income / Average equity investment in banks.....	8.57	12.37	15	4.42	4.55	35	7.73	7.45	51	12.87	10.51	77	13.32	11.19	75
Nonbank net income / Average equity investment in nonbanks.....	31.61	13.40	84	20.87	7.01	83	19.45	9.75	81	23.88	7.89	85	22.05	7.10	88
Subsidiary HCs net income / Average equity investment in sub HCs.....		11.92			5.62			7.01			8.55			8.78	
Bank net income / Parent net income.....	122.66	96.24	96	142.68	91.35	95	119.93	88.16	94	112.86	82.22	91	110.22	82.56	88
Nonbank net income / Parent net income.....	5.76	3.10	78	8.48	6.35	80	3.68	3.59	71	2.59	5.93	68	1.87	3.78	67
Subsidiary holding companies' net income / Parent net income.....		67.52			71.95			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital.....	21.07	16.87	74	46.33	20.37	84	37.66	20.06	80	40.28	20.43	80	35.16	20.88	78
Total debt / Equity capital.....	14.93	11.60	73	38.29	14.50	83	29.95	14.41	81	32.59	14.31	79	26.70	14.69	77
Total debt + notes payable to subs that issued TPS / Equity capital.....	16.25	13.82	71	40.34	16.78	84	31.89	16.67	81	34.72	16.36	79	28.98	17.10	77
Total debt + Loans guaranteed for affiliate / Equity capital.....	14.93	11.69	73	38.29	14.81	83	29.95	14.68	81	32.59	14.56	79	26.70	15.14	77
Total debt / Equity capital – excess over fair value.....	14.94	11.71	72	38.34	14.64	83	29.98	14.52	81	32.63	14.51	79	26.73	14.81	77
Long-term debt / Equity capital.....	14.93	11.05	73	38.29	13.39	85	29.95	13.56	81	32.59	13.04	80	26.70	13.37	77
Short-term debt / Equity capital.....	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital.....	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital.....	0.07	0.09	83	0.11	0.09	83	0.10	0.08	82	0.11	0.12	82	0.12	0.12	83
Long-term debt / Consolidated long-term debt.....	49.84	39.10	57	59.18	29.33	81	59.69	34.67	75	47.54	28.44	69	37.69	28.63	64
Double Leverage															
Equity investment in subs / Equity capital.....	95.39	103.07	10	101.91	103.11	45	97.51	102.81	20	110.31	103.22	83	104.93	103.10	63
Total investment in subs / Equity capital.....	97.03	108.26	11	104.60	110.49	49	100.08	110.16	25	110.99	111.07	72	111.94	112.48	65
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X).....	-0.92	0.25	3	0.60	0.67	58	-0.40	0.47	18	0.86	0.36	73	0.39	0.35	57
Equity investment in subs – equity cap / Net income-div (X).....		0.83			3.93			1.82		1.67	1.22	71	0.70	1.22	36
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends.....	109.30	138.64	43	223.89	143.95	79	166.96	136.59	73	78.85	177.68	12	211.20	162.34	75
Cash from ops + noncash items + op expense / Op expense + dividend.....	122.88	130.64	52	237.91	154.33	78	180.79	147.24	73	77.73	190.27	9	236.87	174.91	79
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	98.54	103.17	48	424.09	148.07	89	177.25	134.08	76	180.47	116.34	87	160.38	103.19	88
Pretax operating income + interest expense / Interest expense.....	1,842.02	1,479.01	71	1,528.12	2,733.67	64	1,250.51	2,016.32	57	384.84	1,968.54	22	1,317.01	2,898.75	56
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	1,618.09	1,667.11	67	1,454.45	1,374.36	71	1,198.65	1,539.23	62	367.32	1,632.83	20	1,237.11	1,369.37	60
Dividends + interest from subsidiaries / Interest expense + dividends.....	136.24	153.06	48	253.10	169.52	76	187.42	150.43	73	84.33	210.80	10	238.62	188.90	73
Fees + other income from subsidiaries / Salary + other expenses.....	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X).....	6.99	41.77	22	5.28	27.95	26	8.14	35.64	24	19.15	57.11	38	20.02	33.93	40
Other Ratios															
Net assets that reprice within 1 year / Total assets.....	15.73	3.64	95	26.36	3.69	98	23	3.85	98	16.70	2.64	94	11.95	2.61	90
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due.....	0	0.21	47	0	0.05	46	0	0.10	46	0	0.04	43	0	0.24	47
Nonaccrual.....	0	0.96	44	0	0.97	39	0	1.03	40	0	0.54	40	0	6.54	38
Total.....	0	1.17	41	0	1.02	35	0	1.13	37	0	0.58	34	0	6.78	36
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0.18	1.79	55	0.20	2.90	56	0.21	2.66	56	0.25	5.62	55	0.21	5.50	52
Combined thrift assets (reported only by bank holding companies).....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

BHC Name

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Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	89.40	78.46	65	36.97	73.92	31	52.66	81.10	30	145.73	57.84	92	39.29	57.26	29
Dividends declared / Net income	88.08	25.30	99	175.43	60.26	94	88.28	42.29	94	48.54	33.08	79	43.81	27.33	82
Net income – dividends / Average equity.....	0.86	9.64	0	-2.53	1.15	18	0.78	4.14	13	6.28	6.46	47	7.08	7.33	46
Percent of Dividends Paid															
Dividends from bank subsidiaries	142.15	139.49	54	291.31	166.94	77	211.62	132.17	76	99.97	178.13	25	282.10	157.73	83
Dividends from nonbank subsidiaries	1.98	3.97	73	8.36	3.69	83	5.03	3.41	76	0.50	7.53	53	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	144.13	193.08	44	299.67	205.70	75	216.66	174.85	73	100.47	260.40	13	282.10	215.26	76
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	102.08	36.56	95	358.18	82.59	97	155.78	60.28	97	43	66.55	27	112.14	60.71	90
Interest income from bank subsidiaries.....	0.24	0.11	83	0.45	0.58	70	0.36	0.36	72	0.48	0.54	69	1.79	0.52	83
Management and service fees from bank subsidiaries	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	102.31	38.35	94	358.64	98.26	96	156.14	62.88	96	43.48	69.36	27	113.93	63.43	86
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	30.23	54.17	52	172.79	52.25	88	120.68	56.39	80	9.32	82.95	33	0	51.40	17
Interest income from nonbank subsidiaries.....	2.08	2.35	76	3.84	7.62	68	4.11	7.38	73	5.81	20.25	64	8.46	18.56	62
Management and service fees from nonbank subsidiaries	0	0.63	39	0	1.87	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	32.31	76.16	45	176.64	78.35	84	124.78	79.84	77	15.13	150.41	18	8.46	99.33	24
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	98.50	67.82	68	95.80	66.84	55	96.82	69.76	60	97.85	67.32	68	98.43	65.18	70
Interest income from bank subsidiaries.....	0.23	0.39	76	0.12	1.06	60	0.22	0.63	65	1.10	0.80	72	1.57	0.92	77
Management and service fees from bank subsidiaries	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	98.73	81.78	53	95.92	81.90	41	97.04	82.20	46	98.95	78.80	60	100	74.20	90
Dividends from nonbank subsidiaries	1.37	2.67	74	2.75	2.05	79	2.30	1.95	74	0.49	2.65	57	0	2.57	23
Interest income from nonbank subsidiaries.....	0.09	0.35	82	0.06	1.11	75	0.08	0.73	76	0.30	1.19	75	0.13	2.32	69
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	1.46	6.48	62	2.81	6.25	68	2.38	4.70	65	0.79	7.29	49	0.13	7.64	41
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt	8.90	28.31	40	5.34	33.86	39	6.47	27.08	39	6.54	28.33	40	8.52	26.53	42